

FEB 07 2006

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

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Sir:

We respectfully ask the examiner to enter the amendments as below for the purposes of our previously submitted RCE application faxed 4 Dec 2005. And to use these amended claims for RCE instead of our response after final faxed 22 Oct 2005.

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Without conceding the validity of the examiner's argument or the undemonstrated prima facie, and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments.

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Claims

20 1-12. (Canceled)

13. (Previously Presented) In an Internet system having a plurality of computers connected by a network, a user to user payment method executable at host server having a database to transfer stored funds in any currencies over a network under payer's control, comprising:

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prompting payer to input payer's account identifier and password;

authenticating the said payer's account identifier and password for validity;

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